

Things to Consider When Researching Health Insurance for Study/Work/Travel Abroad?

It is most important that you ensure that you have adequate out-of-country health and medical insurance coverage to guarantee optimal health care for yourself and to protect yourself from significant financial problems while abroad.

Supplemental health insurance which covers international travel is required for all persons on a Queen's University sponsored program.

IMPORTANT NOTES

Queen's AMS supplementary health insurance plan: Students are recommended to contact the AMS at feedback@ams.queensu.ca to obtain a health plan enrollment confirmation letter and assist card prior to departure. Students are also recommended to visit www.studentcare.ca for information on their plan and to email service@studentcare.net prior to departure to confirm their departure and return dates, and the trip destination(s).

Canadian supplementary health insurance plans normally require that you be covered by a provincial government health plan or the University Health Insurance Plan (UHIP) as a basic plan. If you do not have basic coverage under one of these plans, you are normally ineligible for a supplementary health plan, even if you have been enrolled in it. It is your responsibility to ensure that you are covered by a provincial government health plan or the University Health Insurance Plan (UHIP) AND have supplementary health insurance that covers international travel.

UHIP: Supplementary coverage expires when your one or two terms of UHIP expires; annual coverage is available.

Provincial Health Plans and OHIP: If you are planning to study/work/travel abroad, you must notify your provincial Ministry of Health. Since each province has different regulations, you should contact your provincial Ministry of Health for their current requirements. For those with OHIP coverage, the period of absence can be 212 days (7 months) in any 12-month period.

OHIP: When you notify the Ministry of Health of your plan to study/work/travel abroad, you may be issued a new OHIP card with an expiry date similar to your date of return to Canada. Upon your return, you must contact the Ministry of Health Office to receive a new OHIP card with a new expiry date. If you do not do so, doctor's offices may require cash payment until you notify OHIP and their coverage continues. In the case where there is knowledge of the absence of a student, the Ministry has the right to not pay the bill once the period is greater than the regulation allows (212 days in Ontario's case in any 12-month period), and it can make the student wait a period of 3 months to reestablish residency in their province before coverage is reinstated.

Consider the amount of risk you are willing to take regarding your health. It is your responsibility to ensure that you are covered by a provincial government health plan or the University Health Insurance Plan (UHIP) AND have supplementary health insurance that covers international travel.

When considering/reviewing your supplementary health coverage and/or additional travel abroad health insurance, the following plan features are critical to the quality of the coverage:

- continuous coverage before departure and after return
 - coverage renewable from abroad and for the maximum period of stay
 - 24-hour emergency contact number in English (with translation services for health care providers in the host country who do not speak English)
 - medical evacuation costs covered (costs may exceed \$50,000)
 - hospitalization coverage for illness or accident
 - coverage for doctors' visits and prescription medicines
 - direct payment of bills abroad by the company so that you do not need to pay, then wait for reimbursement
 - pre-existing conditions limiting coverage of existing health concerns (make sure that your policy covers congenital or pre-existing conditions, such as asthma, diabetes, etc.)
 - deductible costs: these may be quoted in dollars (e.g. \$100 per claim or \$200 per term of policy) or as co-insurance requiring a shared % of total bill (plans with 100% coverage are more expensive but may save you considerable cost in case of illness or an accident)
 - repatriation of remains (in most cases, costs may exceed the coverage in your plan)
 - life-time maximum for medical expenses due to accident or illness and hospitalization as high as possible since treatment for some types of injuries may exceed \$250,000 and go as high as \$1,000,000 plus.
 - emergency dental care
 - ambulance and emergency transportation
 - exclusions which significantly limit coverage during your desired travel or sojourn abroad (ensure all regions and countries of travel are covered)
- Once you have considered the above information, choose the plan or plans that best suit your needs.

Questions To Consider When You Are Selecting a Study/Work/Travel Abroad Insurance Plan

General

1. What is the Name of the Plan, Name of Insurance Carrier? e.g., Gold Emblem Plan, Maple Leaf Insurance Company
2. What is the cost of the plan and length of coverage?
3. Does the plan have an easy to understand and well laid-out booklet on the details of coverage and the process of enrolling in and using the plan?
4. What is the process for enrolling in the plan? e.g., do you need a medical?
5. When does the plan begin and end? e.g., day of departure from Canada, date of arrival abroad etc.
6. Can you renew the plan? If so, how is this done and what is the length of additional coverage?
7. Can you renew the plan from abroad?
8. Will the plan allow the enrollment of additional family members or dependents?
9. How does this plan deal with other coverage you may have under a parent's or spouse's plan? Does it assume the other plan will pay first?
10. When enrolling in the plan, does your signature give the health insurance provider access to your past and future medical records?

Using the Plan

11. If you find it necessary to use your insurance, what do you show as proof of world-wide coverage?
12. Does the plan have a 24-hour toll-free contact number with service in English (or French)?
13. Is this number listed on the plan's health insurance card?
14. If you obtain medical assistance while abroad, when and how should you inform the agency?
15. What are the procedures for filing a claim? How long does it take to get reimbursed?
16. Does the plan require the use of plan-approved medical facilities?
17. Does the plan require upfront payment with reimbursement when the receipts are submitted?
18. What documentation of expenses is required? e.g., does the bill need to be in English and the amount of the charges in Canadian dollars? Does the bill need to clearly state the diagnosis and treatment received?
19. What do you do under the plan if you have to pay cash up front and have no money?

Coverage and Limitations

20. Is there an age limit on the insurance policy holder(s)?
21. What is not covered by the plan (exclusions)? e.g., pre-existing conditions, self-inflicted injuries, drug or alcohol related accidents etc.
22. If pre-existing medical conditions are not covered, how is a pre-existing condition defined? e.g., symptoms displayed so many months or years prior to departure.
23. What other limits to coverage are set out in the policy?
24. What is the maximum amount of coverage that is provided?
25. Does the plan cover 100% of the costs of health care? e.g., covers only 80% of prescription drugs.
26. Are there deductibles? If so, what are they? e.g., plan covers 100% of emergency care after first \$200 is paid by patient.
27. Does the plan include hospitalization coverage for accidents and illnesses while abroad?
28. Will the plan cover emergency room expenses?
29. What is the coverage for medical evacuation? e.g., airlift to a well-equipped hospital in another country. If you would likely be evacuated to the U.S., (e.g., studying in Mexico) is the plan valid for expenses incurred in the U.S.?
30. In the event of death, what is the coverage for repatriation of remains?
31. Does the plan cover non-emergency visits to the doctor or elective surgery?
32. Is emergency dental coverage provided?
33. Is non-emergency dental coverage provided?
34. Is ambulance or emergency transport to a hospital covered?
35. Does the plan cover you in the country(ies) in which you will be studying or are planning to visit? e.g., high risk countries due to disease, war zone, natural disaster etc.
36. Does the plan cover sports injuries?
37. Does the plan cover physiotherapy, massage, acupuncture and/or other rehabilitation services?
38. Does the insurance plan cover accidents while driving an automobile or motorcycle?
39. What high-risk activities are NOT covered by the plan such as scuba diving, skiing, riding a motorcycle etc.?
40. Are emotional and/or psychological related issues covered?
41. In addition to medical coverage, does the policy cover lost luggage, stolen property or travel cancellations?

Your provincial health insurance (OHIP, UHIP, etc.) provides very limited coverage for out-of-country emergency medical needs/treatment. You must have supplemental health insurance, that includes out-of-country emergency medical, AND a provincial health care plan, to ensure coverage while abroad.